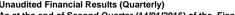
Standard Chartered Bank Nepal Ltd. Naya Baneshwor, Kathmandu.





Unaudited Financial Results (Quarterly)

As at the end of Second Quarter (14/01/2016) of the Fiscal Year 2072/73 (FY 2015-2016)

	Rs in '			
S.N.	Particulars	This Quarter Ending (Unaudited) 14.01.2016	Previous Quarter Ending (Unaudited) 17.10.2015	Corresponding Previous Year Quarter Ending (Unaudited) 14.01.2015
1	Total Capital and Liabilities	66,618,503	66,967,219	57,937,780
1.1	Paid-up Capital	2,248,161	2,248,161	2,248,161
	Reserves and Surplus Debenture and Bond	4,134,915 -	4,477,522	3,486,938
	Borrowings Deposits (a+b)	- 57,880,093	- 58,354,087	- 50,663,702
а	Domestic Currency	36,699,207	38,197,790	32,092,824
b 1.6	Foreign Currency Income Tax Liability (Net)	21,180,886 3,714	20,156,297 129,103	18,570,878 26,752
	Other Liabilities	2,351,620	1,758,346	1,512,228
	Total Assets	66,618,503	66,967,219	57,937,780
	Cash & Bank Balance Money at Call and Short Notice	8,490,414 14,256,016	8,716,211 12,164,161	7,184,152 11,198,449
2.3	Investments	17,084,626	18,477,581	9,394,051
2.4	Loans and Advances a. Real Estate Loan	26,102,396 1,496,049	26,923,699 1,504,996	29,457,374 1,483,140
	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	453,109	458,045	398,028
	Business Complex and Residential Apartments Construction Loan	_	_	
				-
	Income Generating Commercial Complex Loan	-	-	-
	Other Real Estate Loan (Including Land Purchase and Plotting)	1,042,940	1,046,950	1,085,113
	b. Personal Home Loan of Rs. 10 Million or Less	4,841,212	4,911,972	4,843,690
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,020,731	1,918,046	2,425,844
	e. Overdraft/ TR Ioan/WC Loan	8,822,659	9,310,472	11,804,206
	f. Others	8,921,746	9,278,214	8,900,492
	Fixed Assets	67,584	73,374	67,352
	Non Banking Assets Other Assets	617,466	612,193	636,402
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding
		op 10 mm quanto		Previous Year Quarter
3.1	Interest Income	1,169,373	615,731	1,261,728
3.2 A	Interest Expense Net Interest Income	315,033 854,339	163,700 452,031	326,896 934,832
l ^	Net interest income	034,333	432,031	334,032
	Fees, Commission and Discount	164,134	82,615	189,027
	Other Operating Income Foreign Exchange Gain / Loss (Net)	18,217 315,709	10,525 171,506	22,607 226,840
	Total Operating Income	1,352,399	716,677	1,373,306
3.6	Staff Expense	227,959	111,620	231,238
3.7	Other Operating Expenses	204,781	97,831	
3.7 C	Other Operating Expenses Operating Profit Before Provision	204,781 919,659	97,831 507,227	198,266 943,802
3.7 C	Other Operating Expenses	204,781	97,831	231,238 198,266 943,802 63,605 880,197
3.7 C 3.8 D	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses	204,781 919,659 40,975	97,831 507,227 22,811	198,266 943,802 63,605
3.7 C 3.8 D 3.9 3.10	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses	204,781 919,659 40,975 878,684 27,212 53,852	97,831 507,227 22,811 484,415 22,082 34,583	198,266 943,802 63,605 880,197 63,759 70,821
3.7 C 3.8 D 3.9 3.10	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net)	204,781 919,659 40,975 878,684 27,212	97,831 507,227 22,811 484,415	198,266 943,802 63,605 880,197 63,759
3.7 C 3.8 D 3.9 3.10 E	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses	204,781 919,659 40,975 878,684 27,212 53,852	97,831 507,227 22,811 484,415 22,082 34,583	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777
3.7 C 3.8 D 3.9 3.10 E	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities	204,781 919,659 40,975 878,684 27,212 53,852 959,748	97,831 507,227 22,811 484,415 22,082 34,583 541,080	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777
3.7 C 3.8 D 3.9 3.10 E 3.11	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net)	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978	97,831 507,227 22,811 484,415 22,082 34,583 541,080	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699)
3.7 C 3.8 D 3.9 3.10 E 3.11 F	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1.699) 1,013,078
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686 At the End of Corresponding Previous Year Quarter
3.7 C 3.8 D 3.9 3.100 E 3.111 F 3.122 3.13 G 4 4.11 4.22 4.3	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15,85% 0,41% 308,28%	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15,91% 0.38% 325,71%	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686 At the End of Corresponding Previous Year Quarter
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4.1 4.2 4.3 4.4 4.4 4.3 4.4 4.4 4.4 4.4 4.4 4.4	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive)	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15,85% 0,41% 308,28% 1,46%	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15,91% 0,38% 325.71%	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686 At the End of Corresponding Previous Year Quarter 13,08% 0,44% 264,43%
3.7 C 3.8 D 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 6.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6 4.6	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15.85% 0.41% 308,28% 1,46% 60,91% 4,61%	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15,91% 0,38% 325,71% 1,54% 59,74% 4,89%	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,886 At the End of Corresponding Previous Year Quarter 13,08% 0,44% 1,92% 77,90% 5,72%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive)	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15.85% 0.41% 308.28% 1.46% 60,91%	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15,91% 0,38% 325,71% 1,54% 59,74%	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686 At the End of Corresponding Previous Year Quarter 13,08% 0,44% 264,43% 1,92% 77,90% 5,72% 7,86%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.7 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive)	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15,85% 0,41% 308,28% 60,91% 4,61% 60,91%	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15,91% 0,38% 325.71% 4,89% 6,00%	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686 At the End of Corresponding Previous Year Quarter 13,08% 0,44% 264,43% 1,92% 77,90% 5,72% 7,86%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Net Interest Spread (As Per NRB Directive) Major Indicators 1. Earnings Per Share (Annualised)	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15.85% 0,41% 308.28% 1,46% 60,91% 4,61% 54,45	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15,91% 0,38% 325,71% 1,54% 59,74% 4,89% 6,00% 4,46%	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686 At the End of Corresponding Previous Year Quarter 13,08% 0,44% 264,43% 1,92% 77,90% 5,72% 7,68% 5,76%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.7 4.7 4.7 4.7 4.7 4.7 4.7 4.7 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Net Interest Spread (As Per NRB Directive) Major Indicators 1. Earnings Per Share (Annualised) 2. Market Value Per Share	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15.85% 0.41% 308,28% 1,46% 60.91% 4,61% 6.07% 4,61%	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15,91% 0,38% 325,71% 1,54% 59,74% 4,89% 6,00% 4,46% 61,43 2,700	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,886 At the End of Corresponding Previous Year Quarter 13,08% 0,44% 264,43% 1,92% 77,90% 5,72% 7,68% 5,76%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.7 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Najor Indicators 1. Earnings Per Share (Annualised) 2. Market Value Per Share 3. Price Earning Ratio (Annualised) 4. Liquidity (CRR)	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15,85% 0,41% 308,28% 1,46% 60,91% 4,61% 6,07% 4,61% 54,45 2,675 49,13 19,03%	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15,91% 0.38% 325.71% 1.54% 59,74% 4.89% 6.00% 4.46% 61.43 2,700 43.95 15.85%	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686 At the End of Corresponding Previous Year Quarter 13,08% 0,44% 264,43% 1,92% 77,90% 5,72% 7,68% 5,76% 57,35 1,920 33,48 15,08%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Net Interest Spread (As Per NRB Directive) Major Indicators 1. Earnings Per Share (Annualised) 2. Market Value Per Share 3. Price Earning Ratio (Annualised) 4. Liquidity (CRR) 5. Return on Total Assets (Annualised) 6. Return on Total Assets (Annualised)	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15.85% 0,41% 308.28% 1,46% 60,91% 4,61% 54,45 2,675 49,13 19,03% 19,18% 1,84%	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15,91% 0,38% 325,71% 1,54% 4,89% 6,00% 4,46% 61,43 2,700 43,95 15,85% 20,53% 2,06%	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686 At the End of Corresponding Previous Year Quarter 13.08% 0.44% 264.43% 1,92% 77.90% 5.72% 7.68% 5.76% 57.35 1,920 33.48 15.08% 22.48% 22.48%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Net Interest Spread (As Per NRB Directive) Major Indicators 1. Earnings Per Share (Annualised) 2. Market Value Per Share 3. Price Earning Ratio (Annualised) 4. Liquidity (CRR) 5. Return on Equity (Annualised)	204,781 919,659 40,975 878,684 27,212 53,852 959,748 1,978 961,726 87,430 262,289 612,007 At the End of This Quarter 15.85% 0,41% 308.28% 1,46% 60,91% 4,61% 6,07% 4,61% 54,45 2,675 49,13 19,03% 19,18%	97,831 507,227 22,811 484,415 22,082 34,583 541,080 1,448 542,528 49,321 147,962 345,245 At the End of Previous Quarter 15.91% 0.38% 325,71% 1.54% 59,74% 4.89% 6.00% 4.46% 61.43 2,700 43.95 15.85% 20.53%	198,266 943,802 63,605 880,197 63,759 70,821 1,014,777 (1,699) 1,013,078 92,098 276,294 644,686 At the End of Corresponding Previous Year Quarter 13.08% 0,44% 264,43% 1,92% 77,90% 5,72% 7,68% 5,76% 57,35 1,920 33,48 15.08% 22,48%

Note: Loans and Advances includes Bills Purchased amount. Figures are shown in Gross Value. Figures have been regrouped wherever necessary. Above figures may change with the audited figures if modified by the External Auditors or the Regulators.